Express Mail Label Number: ER788801277US

Docket No. KLA-0100

Listing of Claims:

- 1. (cancelled).
- 2. (currently amended) A <u>computer-implemented</u> method of scoring a credit applicant, in order to extend <u>a line of credit</u> to said applicant, in a business-to-business trading community wherein the traders offer products and or services in trade, comprising:
 - i) establishing a product value score for said products [and] or services, based on desirability of said products [and/]or services offered for barter, wherein said products or services are of differing value; and
 - ii) establishing a cash value score based on the percent of the barter offered by said applicant, which is comprised of product or service, the remainder of the trade comprising cash,
 - iii) inputting said product value score and said cash score value into a <u>computer-based</u> registry; [and]
 - iv) mathematically manipulating said scores to produce a barter credit score[.]; and v) extending a line of credit to said applicant based on said barter credit score.
 - 3. (currently amended) The method of claim I further comprising the following steps:
 - i) establishing a score based on any or all of the following variables,
 - a) the number-of-products-or-services offered for barter by said applicant,
 - b) the average-sales-price of said products or services offered for barter by said applicant,

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c) the estimated gross-monthly-sales, based on the estimated average gross monthly sales of said products or services offered for barter by said applicant,

- d) the number of years in business, based on the number of years said applicant has been in business.
- e) the total value of products or services offered for barter by the applicant,
- f) the sales price of said products or services as a percent above the lowest published price on the Internet for the same product or service,
- ii) inputting said scores into a computer-based registry, and
- iii) mathematically manipulating each of said scores to produce a barter credit score.
- 4. (currently amended) [A]The method of claim ** further comprising the following steps: comparing the value of products [and/]or services offered for barter or business-to-business trade by at least two businesses or barterers in a trading community [comprising the following step]; and assigning comparative values to said products [and/]or services based on the relative value of said products [and/]or services in the trading community.
- 5. (cancelled)
- 6. (cancelled)
- 7. (cancelled)